Atty. Docket No.: GRCA001US0

Customer ID No. 58,293 Confirmation No.: 9763

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Alfredo Garcia

Serial No.: 10/790,639

Filing Date: February 28, 2004

Examiner: Irene S. Kang

Art Unit: 3695

Title: METHOD FOR FINANCING THE ACQUISITION OF AN

ASSET FOR MEMBERS OF A GROUP

RESPONSE TO OFFICE ACTION DATED OCTOBER 16, 2008

Dear Sir:

No amendments to the **Specification** are included with this response.

Amendments to the **Claims** begin on page 2.

Remarks begin on page 8.